

FROM THE GARRARD BANK & TRUST COMPANY. NOTICE.

November 6th, 1918. You are undoubtedly aware that as an original subscriber to bonds of the Fourth Liberty Loan you are for the period of the War and for two years thereafter accorded an exemption from surtaxes, excess profits and War profits taxes on the interest received after January 1, 1918, on an amount of 1 and 1/4 per cent bonds of the Liberty Loans previously issued equal to one and one half times the amount of your original subscription to the Fourth Loan, but not exceeding a total of \$45,000 of principal of such previous issues provided you still hold a proportionate amount of Fourth Liberty Loan Bonds (originally subscribed for) at the date of your tax return. In other words, such amount of bonds of the Fourth Loan must be retained in order to carry the exemption as to income from previous issues.

This fact is of great importance to tax payers and should not be overlooked. FEDERAL RESERVE BANK OF CLEVELAND, Fiscal Agent of the United States.

MANSE.

Mrs. F. G. Gouch has the flu. Mr. John Taylor's family are all ill with the flu. Mrs. Forest Centers spent Tuesday night in Paint Lick. Qui to a number of people were at this place Saturday. Mr. and Mrs. William Marshbanks were in Berea Wednesday. Mrs. Jesse Dugan spent Tuesday with Mrs. Forest Centers. Mr. Louis Anderson and family spent Sunday with his father. Mr. A. T. Bowling left Sunday for Cleveland Ohio where he will join his Lime, sand, brick, Kanawha salt, Hudson, Hughes and Farnau. Mrs. Reynolds spent Wednesday night with her daughter Mrs. Wm. Marshbanks. Mr. John Colson and family spent Sunday with Mr. and Mrs. Holmes, wife who has been ill.

BRADSHAW MILL.

Mr. and Mrs. Arthur Sebastian are ill with influenza. Mrs. Grant Sanders was at her sons Morse Hill's Wednesday. Misses Mable and Jewell Prewitt spent Sunday with Linda Sanders. Mr. Milo Prewitt of Smithfield, Ky. spent last week with relatives here. Mrs. S. M. Prewitt spent Tuesday afternoon with Mrs. Newton Sanders. Mr. Sam Long was the guest of Mr. and Mrs. J. M. Long Thursday night. Mr. D. P. Hume and Mr. Floyd Ray have returned from a weeks stay in Illinois.

Mr. Will Lane and family spent Sunday with Mr. A. J. Cornelius and family.

Mr. and Mrs. John Sanders was with his brother, New Sanders and family, Tuesday. Mr. and Mrs. S. M. Prewitt were guests of Mr. and Mrs. D. I. Prewitt Sunday.

Mr. and Mrs. Johnnie Prather were visitors of Mr. and Mrs. S. M. Harbin, recently.

Misses Thelma Wheeler and Mattie Bolton spent Thursday night with Miss Jewell Prewitt.

Mr. and Mrs. Carl Baker spent Saturday night and Sunday with Mr. and Mrs. Grant Sanders.

Misses Linda and Nancy Sanders spent Sunday night and Monday with Misses Mable and Spolie Prewitt.

Mr. Hunter Ray and family, Mr. Floyd Ray and family and Mrs. Lucy Jones were visitors of Mr. and Mrs. James Hume.

Mrs. Burton Sanders and mother, Mrs. Roberts went over to Mrs. Roberts home to see about the home and stock, Wednesday.

Mrs. Clarkie Roberts was with her daughter, Mrs. R. A. Broadus and family who are rapidly improving from the attack of influenza.

Mrs. Dan East was in Richmond Tuesday to see her daughter, Mr. and Mrs. Tom Emmons and family who are ill with Spanish influenza.

Spread plenty of lime around your premises and out-houses. Lime prevents disease. We have lime in barrels. Hudson, Hughes and Farnau.

Lieut. W. F. Pearson and wife of Fort Leavenworth, Kansas, Mr. Jas. Pearson and daughter, Miss Nancy, of Richmond, were guests of Mr. and Mrs. Newton Sanders of this place Friday.

REPORT OF THE CONDITION

NATIONAL BANK

OF LANCASTER, KY., AT THE Close of Business, Nov 1, 1918.

Table with columns for RESOURCES and LIABILITIES. Includes items like Loans and discounts, Cash, and Capital stock.

STATE OF KENTUCKY, COUNTY OF GARRARD, ss. I, S. C. DENNY, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

Subscribed and sworn to before me this 12th day of Nov 1918. W. E. HANCOCK, Notary Public.

REPORT OF THE CONDITION

Citizens National Bank

OF LANCASTER, KY., AT THE Close of Business, Nov 1, 1918.

Table with columns for RESOURCES and LIABILITIES. Includes items like Loans and discounts, Cash, and Capital stock.

STATE OF KENTUCKY, COUNTY OF GARRARD, ss. I, W. E. HANCOCK, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

Subscribed and sworn to before me this 12th day of Nov 1918. S. C. DENNY, Notary Public.

United War Work Campaign Program

The campaign begins on Monday morning, November 11, and ends at midnight on Monday, November 18. As approved by representatives of the Government at Washington the money raised will be divided as follows:

- Y. M. C. A. 28.67%
Y. W. C. A. 8.80%
National Catholic War Council 17.00%
War Camp Community Service 5.80%
Jewish Welfare Board 2.00%
American Library 2.00%
Salvation Army 2.00%

MASS MEETINGS IN CITIES AND TOWNS

Kentuckians Everywhere Will Listen to Speakers—Business Men's Clubs to Hear of War's Welfare Work.

On Friday, November 8, there will be a mass meeting in each of the larger cities and towns in Kentucky in furtherance of the interest in the United War Work Campaign.

These mass meetings will be addressed by prominent speakers who will set forth the activities of the Y. M. C. A., the Y. W. C. A., the National Catholic War Council, the Jewish Welfare Board, the War Camp Community Service, the American Library Association and the Salvation Army, the seven organizations which are providing physical, mental and moral help to our soldiers overseas and in the camps in this country as well as doing a mighty work in providing needed comfort for the several millions of women and girl munition workers both in the United States and in France.

During the week of November 3 to 10 there will also be a series of business men's conferences held under the auspices of the Commercial, Rotary and Kiwanis Clubs of every city of 5,000 or more inhabitants in the state. These conferences will be addressed by prominent and successful business men who have acquainted themselves thoroughly with the work of the seven organizations and who appreciate the imperative necessity for continuing and increasing the activities.

Many of the men who will address the meetings are fathers or close relatives of boys who are serving in France and who have learned directly through letters from the boys at the front, of the irreplaceable help all the seven organizations is rendering the soldiers every day.

PARADES IN STATE FEATURE CAMPAIGN

United War Work Drive in Kentucky Will Be Splendidly Advertised on Saturday, November 9.

Parade Day in Kentucky will be Saturday, November 9, when fifty or more cities and towns in the state will hold patriotic parades in honor of the United War Work Campaign which starts November 11 and continues through the 18th.

Elaborate plans are being made in many of the towns to put the parade on in a manner befitting the importance of the seven organizations, the Y. M. C. A., the Y. W. C. A., the National Catholic War Council, the Jewish Welfare Board, the War Camp Community Service, the American Library Association and the Salvation Army, and the great welfare work they stand for.

Every city and town in the state will be decorated with the posters and banners of each of the seven agencies and countless banners, pennants and flags will be carried by the paraders. In many of the towns plans are under way to have the United War Work Campaign parade held at night and some brilliant programs have been mapped out to make the parade a very spectacular event.

Spenshoro and Hodgenville are going into their parade program on an elaborate scale and the citizens of all denominations and creeds will unite in carrying out the spirit of the joint drive.

The Louisville parade will be put on at night and thousands of participants will march. The colored people are working earnestly and enthusiastically to help put the United War Work Campaign over and they will have a large representation in the parades.

In addition to the seven organizations mentioned there will be sections of Victory Boys and Victory Girls, and one of the students, who are among the most enthusiastic workers in the united drive. While the influenza epidemic has interfered somewhat with the general parade program in the state, inasmuch as many have been prevented from entering into the preliminary arrangements, the fact that crowds may gather out-of-doors, makes it possible for almost every community to put on a more or less elaborate program.

THE SECOND LINE OF DEFENSE

From the Mississippi valley to the flaming front in Flanders is not as far today as the distance from Paris to Berlin. The Atlantic ocean is not as wide as the River Somme. The girl in the munition factory in the middle West is very close to her brother in the front-line trenches. If her work falters, if one untrue torpedo passes the exact scrutiny of the inspector, the lives of American soldiers pay the price.

It is as necessary to keep the girl who makes the shells physically fit and high of courage as the man who fires the gun. The glory and excitement of war are for the man in khaki. Grinding, monotonous labor far away from the firing flags and martial music is the portion of the girl who makes munitions.

One and a half million women and girls have marched into the service of the United States government, to take the places of the men who have been called to the colors. With every draft and with the opening of every munition plant the number is multiplied. These girls work long hours and the work is hard and monotonous. Furthermore, they work at high nervous tension. On the skill of their fingers and the accuracy of their eyes depend the lives of many soldiers, the winning or losing of many battles.

"I can't sleep at night because I'm so afraid I may have passed on some thing that was not quite true," said one young girl not yet in her twenties, who inspected hundreds of torpedoes every day. Unless something can make this girl forget at night, and find some rest, her hand will lose its cunning.

"Nights and Sundays," said another, "I walk and walk, and I never go the same route twice until I have worn out all the others, and yet I can't forget that perhaps some time, somehow, during the day something may have gone through that was not quite right."

"I was just on the edge of going back home," said another. "I couldn't stand it. Then the recreation leader asked me if I played basket ball, and I told her I was too old. I'm twenty-eight. She insisted that I just try throwing the ball, and now I'm captain of the basket ball team. I play tennis, and can 'set up' and 'let-wang,' and they're going to make me forewoman of the room. That would have frightened me to death once. But everything is different now, that we have our War Service club."

The war department had seen the need of occupations for out-of-work hours if the employees were to work at their greatest efficiency, and through the Young Women's Christian Association for recreation leaders, to line up the girls and direct their freetime pleasures.

The government reminded the Y. W. C. A. that as an organization it always had had an interest in the right housing of girls, and in the right feeding of girls, and in the right education of girls, and that the intelligent care of these girls in the munition factories was one of the essentials in the winning of the war. The government could house and feed them. It could put up recreation buildings, but when this was done it was as helpless as the father of a motherless girl. The government is a composite man. He didn't know what a girl should do when the six o'clock factory whistle blew. He only knew she needed looking after and he called to the one woman's organization that for half a century had made a study of the needs of girls. Vaguely, he had an idea that she should be encouraged to play, that she needed wholesome recreation, and some one, wise and sympathetic as a careful mother, to guide her social activities.

The Blue Triangle sent its play lady to salute and go to work. Workers are asked for in recreation buildings of all the 22 federal industrial reservations or munition cantonments which have been opened this summer in several of the states. These reservations sprung up out of the very fields in a few weeks. They are employing thousands of workers. Many of these women have come from far distant homes. The government provided dormitories and mess barracks. In some places it is putting up recreation buildings. Where such a building is not provided by the government, the Y. W. C. A. will furnish it, using one already standing when that is necessary, and building when that is necessary. All these buildings, whether government or association-owned, will operate under the sign of the Blue Triangle. They will have big living rooms, assembly rooms for entertainments, club rooms, and gymnasiums. The Blue Triangle will furnish a program of service work, educational classes, games and entertainments. Military and signal corps drills will be in charge of soldiers.

In Washington, the members of the Business Women's council, a Blue Triangle league of the Y. W. C. A., made up of girl government employees, drill twice a week under an army officer, and between five and six o'clock on these days long lines of motorcars are parked to watch the drill.

Wherever possible the recreation equipment includes a field somewhere for outdoor sports.

War clubs are a part of the plan and membership in these involves a pledge to serve to the best of the girl's ability in the ranks of the Woman's Industrial Army—the "second line of defense," and a promise of loyalty by promoting in every possible way the spirit of service.

Public Sale

Stock, Crop and Farming Implements.

On Friday, November 15th, '18

RAIN OR SHINE.

On account of rain and influenza, my sale advertised for last week was postponed and nothing sold.

Will sell 25 Saddle and Harness bred Goldust Horses, Mules, Jacks and Jennets, 6 work mules, 4 colts, one extra good 5-year-old Jack, two 3-year-old Jennets, one with fine jack colt, a choicely bred herd of Registered Jersey cows and heifers, abundant and rich milkers, 2 bulls, 120 cattle, 40 heavy 1,025-pound feeders, 30 825-pound, quality extra, 50 good yearlings, about 55 acres of corn to be sold, hay, mixed, baled and loose, quality good, Alfalfa, loose in barn and in stack. Machinery and farming implements in abundance and in good condition, all kinds necessary on a large farm, harness and general equipment, a fine carriage, double harness and pole, 2 buggies, Frazier cart and show wagon, spring wagon and sleigh, all good. Dinner furnished. TERMS given on day of sale.

F. REID, Stanford, Ky. DINWIDDIE AND OWENS, Auctioneers.

In This Billion Dollar Vault Are Handled All Liberty Bonds Sold In This District



MENTION of huge sums of money was not given as the thrill it once did before we got used to mounding the tons of war loans and war expenses.

But when you actually stand in a little room about 12 feet wide and 20 feet deep and are told that it normally contains a round billion of dollars in Uncle Sam's best currency and securities, the old thrill is bound to take hold of you.

Above is depicted the "billion dollar vault" in the basement of the Federal Reserve Bank of Cleveland. Your Liberty Bonds, you who live in the Fourth Federal Reserve district, have been in that vault. And these men handled them before they went to you.

The three men shown are W. A. Kleeh, auditor of the Liberty Loan Department of the bank; D. B. Towner, custodian of securities, and C. H. Grifith, assistant auditor of the Liberty Loan Department. They are checking over bonds of the Fourth Loan which are about to be shipped out to the banks and thence distributed to you, who bought them. In the trunk and on the table in the picture there are about \$200,000,000 worth of bonds.

Some of the burden of distribution was lifted from the shoulders of the men in the photo in the Fourth Loan. The bonds were shipped to the banks in the Cincinnati and Pittsburgh territories from the branch banks in those cities. In the previous loans all were shipped direct from Cleveland.

In this same vault are handled all the certificates of indebtedness which are bought by banks in the interior from Liberty Bond issues and which are turned in in payment for bonds when the purchase is made.

In the Third Loan these men handled, checked and shipped two and a half million pieces and in the Fourth Loan they handled, checked and shipped four million.

Tax Day Is Profit Day If You Have Held Your Bonds

The man who hangs on to his Fourth Liberty Loan bonds gets more profit from those he owns of earlier issues. This does not mean moral or patriotic profit. It means good dollars and cents. When tax return day comes around he will appreciate just how much this amounts to, and there will be that much joy accordingly on a usually dismal date. For there is valuable tax exemption to the man who retains his Fourth Loan bonds at that date, applying to much more than those particular bonds. The income from January 1, 1918, on his four and four and one-quarter per cent bonds of previous issues is exempt from income surtax, excess profits and war profits tax for the period of the war and for two years thereafter, if he still holds his bonds of the Fourth Liberty Loan. If he doesn't, away goes that exemption.

Spencerian Commercial School. A REGULARLY INCORPORATED INSTITUTION OF LEARNING. 321 GUTHRIE STREET, North of Postoffice LOUISVILLE, KENTUCKY. Trains young men and women for Business or Civil Service positions. All who desire to qualify for either or both lines of employment should write for full information at once.